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**DEC 10 2005**

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Inventor : **Bertram V. Burke**  
Serial No : **09/611,905**  
Filed : **July 7, 2000**  
For : **Method and System to Create and Distribute Excess Funds From  
Consumer Spending Transactions**  
  
Docket : **EPC-8C**  
Art Unit : **2164**  
Examiner : **Dr. Narayanswamy Subramanian (Tel 571-272-6751)**

Hon. Commissioner for Patents  
PO Box 1450  
Alexandria, VA 22313-1450

AMENDMENT

Sir:

In response to the September 12, 2005 Office Action, please amend the claims as shown on the attached sheet.

REMARKS